

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
Angela Patterson § Case No. 16-00136  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on 01/05/2016 . The case was converted to one under Chapter 7 on 04/14/2017 . The undersigned trustee was appointed on 01/05/2016 .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 95,000.00

Funds were disbursed in the following amounts:

|  |           |
|--|-----------|
| Payments made under an interim disbursement      | 0.00      |
| Administrative expenses                          | 38,191.41 |
| Bank service fees                                | 27.80     |
| Other payments to creditors                      | 31,666.66 |
| Non-estate funds paid to 3 <sup>rd</sup> Parties | 0.00      |
| Exemptions paid to the debtor                    | 15,141.93 |
| Other payments to the debtor                     | 0.00      |

Leaving a balance on hand of<sup>1</sup> \$ 9,972.20

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/05/2017 and the deadline for filing governmental claims was 10/05/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 7,242.90 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 5,000.00 , for a total compensation of \$ 5,000.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 27.40 , for total expenses of \$ 27.40 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 08/28/2018 By: /s/Zane L. Zielinski, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit A

Case No: 16-00136 PSH Judge: Pamela S. Hollis Trustee Name: Zane L. Zielinski, Trustee  
Case Name: Angela Patterson Date Filed (f) or Converted (c): 04/14/2017 (c)  
341(a) Meeting Date: 05/18/2017  
For Period Ending: 08/28/2018 Claims Bar Date: 10/05/2017

| 1  | 2                                  | 3  | 4   | 5                                       | 6   |
|--|------------------------------------|--|---|---|---|
| Asset Description<br>(Scheduled and Unscheduled (u) Property)    | Petition/<br>Unscheduled<br>Values | Est Net Value<br>(Value Determined by<br>Trustee, Less Liens,<br>Exemptions,<br>and Other Costs) | Property Formally<br>Abandoned<br>OA=554(a) | Sale/Funds<br>Received by<br>the Estate | Asset Fully<br>Administered (FA)/<br>Gross Value of Remaining<br>Assets |
| 1. 556 Pinebrook Dr Bolingbrook Il.<br>Bolingbrook Il 60490-0000 | 203,000.00                         | 203,000.00   |   | 0.00                                    | FA  |
| 2. 2007 Mercedes Benz Gl450 Mileage: 90000                       | 15,000.00                          | 0.00   |   | 0.00                                    | FA  |
| 3. Misc Used Household Goods And Furnishings                     | 1,000.00                           | 0.00   |   | 0.00                                    | FA  |
| 4. Misc Used Personal Clothing                                   | 300.00                             | 0.00   |   | 0.00                                    | FA  |
| 5. Cash  | 100.00                             | 0.00   |   | 0.00                                    | FA  |
| 6. Bank  | 200.00                             | 0.00   |   | 0.00                                    | FA  |
| 7. Employer Pension Retirement Account                           | Unknown                            | 0.00   |   | 0.00                                    | FA  |
| 8. Employer Policy   | 1.00                               | 0.00   |   | 0.00                                    | FA  |
| 9. Personal Injury Claim Attorney For Debtor: Law Office Of Dwo  | Unknown                            | 0.00   |   | 95,000.00                               | 0.00  |
| 10. Worker Compensation Claim (Attorney For Debtor Law Office Of | Unknown                            | 0.00   |   | 0.00                                    | FA  |
| INT. Post-Petition Interest Deposits (u)                         | Unknown                            | N/A  |   | 0.00                                    | Unknown   |

|                                   |                                 |              |                                   |        |
|-----------------------------------|---------------------------------|--------------|-----------------------------------|--------|
|                                   | Gross Value of Remaining Assets |              |                                   |        |
| TOTALS (Excluding Unknown Values) | \$219,601.00                    | \$203,000.00 | \$95,000.00                       | \$0.00 |
|                                   |                                 |              | (Total Dollar Amount in Column 6) |        |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee is reviewing the Debtor's personal injury case. It appears that the policy limits may be \$50,000, and there is a worker's compensation lien.

RE PROP # 9 -- The policy limits on the insurance are \$50,000.

RE PROP # 10 -- This asset is fully exempt, as the Debtor was injured while working.

Initial Projected Date of Final Report (TFR): 03/31/2018

Current Projected Date of Final Report (TFR): 03/31/2018

Exhibit A

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-00136  
Case Name: Angela Patterson

Trustee Name: Zane L. Zielinski, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX2435

Checking

Taxpayer ID No: XX-XXX4478

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 08/28/2018

Separate Bond (if applicable):

Exhibit B

| 1                | 2                  | 3   | 4  |                    | 5             | 6                  | 7                       |
|------------------|--------------------|---|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From   | Description of Transaction   | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 04/04/18         |                    | Dworkin & Maciariello<br>134 N. LaSalle; Suite 650<br>Chicago, IL 60602 | Settlement Funds   |                    | \$10,000.00   |                    | \$10,000.00             |
|                  |                    |   | Gross Receipts \$95,000.00   |                    |               |                    |                         |
|                  |                    | Dworkin & Maciariello   | legal fees (\$38,000.00)   | 3210-000           |               |                    |                         |
|                  |                    | Dworkin & Maciariello   | Legal Expenses (\$191.41)  | 3220-000           |               |                    |                         |
|                  |                    | City of Maywood   | Lien (\$31,666.66)   | 4210-000           |               |                    |                         |
|                  |                    | Angela Patterson  | exemption (\$15,141.93)  | 8100-002           |               |                    |                         |
|                  | 9                  |   | Personal Injury Claim Attorney<br>For Debtor: Law Office Of Dwo \$95,000.00      | 1142-000           |               |                    |                         |
| 05/07/18         |                    | Associated Bank   | Bank Service Fee under 11<br>U.S.C. § 330(a)(1)(B), 503(b)<br>(1), and 507(a)(2) | 2600-000           |               | \$12.95            | \$9,987.05              |
| 06/07/18         |                    | Associated Bank   | Bank Service Fee under 11<br>U.S.C. § 330(a)(1)(B), 503(b)<br>(1), and 507(a)(2) | 2600-000           |               | \$14.85            | \$9,972.20              |

|                           |             |         |
|---------------------------|-------------|---------|
| COLUMN TOTALS             | \$10,000.00 | \$27.80 |
| Less: Bank Transfers/CD's | \$0.00      | \$0.00  |
| Subtotal                  | \$10,000.00 | \$27.80 |
| Less: Payments to Debtors | \$0.00      | \$0.00  |
| Net                       | \$10,000.00 | \$27.80 |

## Exhibit B

| TOTAL OF ALL ACCOUNTS      |                              |                                |                     |
|----------------------------|------------------------------|--------------------------------|---------------------|
|                            | NET DEPOSITS                 | NET DISBURSEMENTS              | ACCOUNT BALANCE     |
| XXXXXX2435 - Checking      | \$10,000.00                  | \$27.80                        | \$9,972.20          |
|                            | \$10,000.00                  | \$27.80                        | \$9,972.20          |
|                            | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$85,000.00                  |                                |                     |
| Total Net Deposits:        | \$10,000.00                  |                                |                     |
| Total Gross Receipts:      | \$95,000.00                  |                                |                     |

## Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-00136

Date: August 29, 2018

Debtor Name: Angela Patterson

Claims Bar Date: 10/5/2017

| Code #           | Creditor Name And Address   | Claim Class    | Notes | Scheduled  | Claimed     | Allowed     |
|------------------|---|----------------|-------|------------|-------------|-------------|
| 100<br>2100      | Zane L. Zielinski, Trustee<br>6336 N. Cicero Avenue<br>Suite 201<br>Chicago, Illinois 60646                       | Administrative |       | \$0.00     | \$5,000.00  | \$5,000.00  |
| 100<br>2200      | Zane L. Zielinski, Trustee<br>6336 N. Cicero Avenue<br>Suite 201<br>Chicago, Illinois 60646                       | Administrative |       | \$0.00     | \$27.40     | \$27.40     |
| 100<br>3210      | Dworkin & Maciariello   | Administrative |       | \$0.00     | \$38,000.00 | \$38,000.00 |
| 100<br>3220      | Dworkin & Maciariello   | Administrative |       | \$0.00     | \$191.41    | \$191.41    |
| 1<br>300<br>7100 | Flagship Credit Acceptance<br>P.O. Box 3807<br>Coppell, Tx 75019  | Unsecured      |       | \$0.00     | \$22,148.78 | \$22,148.78 |
| 2<br>300<br>7100 | Quantum3 Group Llc As Agent For<br>Comenity Bank<br>Po Box 788<br>Kirkland, Wa 98083-0788                         | Unsecured      |       | \$385.00   | \$532.50    | \$532.50    |
| 3<br>300<br>7100 | Capital One Bank (Usa), N.A.<br>By American Infosource Lp As<br>Agent<br>Po Box 71083<br>Charlotte, Nc 28272-1083 | Unsecured      |       | \$800.00   | \$979.01    | \$979.01    |
| 4<br>300<br>7100 | Capital One Bank (Usa), N.A.<br>By American Infosource Lp As<br>Agent<br>Po Box 71083<br>Charlotte, Nc 28272-1083 | Unsecured      |       | \$1,100.00 | \$1,038.25  | \$1,038.25  |
| 5<br>300<br>7100 | Commonwealth Edison Company<br>3 Lincoln Center<br>Attn: Bankruptcy Department<br>Oakbrook Terrace, Il 60181      | Unsecured      |       | \$400.00   | \$165.03    | \$165.03    |

## ANALYSIS OF CLAIMS REGISTER

Case Number: 16-00136

Date: August 29, 2018

Debtor Name: Angela Patterson

Claims Bar Date: 10/5/2017

| Code #            | Creditor Name And Address  | Claim Class | Notes   | Scheduled   | Claimed     | Allowed     |
|-------------------|--|-------------|---|-------------|-------------|-------------|
| 6<br>300<br>7100  | Great America Finance Company<br>20 N. Wacker Dr #2275<br>Chicago, Il 60606  | Unsecured   |   | \$1,133.00  | \$1,110.05  | \$1,110.05  |
| 7<br>300<br>7100  | Wells Fargo Bank N.A.,<br>D/B/A Wells Fargo Dealer Services<br>Po Box 19657<br>Irvine Ca 92623-9657                  | Unsecured   | This claim was amended on May 16, 2018 to a general unsecured claim of \$17,409.94. | \$27,800.00 | \$17,409.94 | \$17,409.94 |
| 8<br>300<br>7100  | Bank Of America, N.A.<br>P O Box 982284<br>El Paso, Tx 79998-2238  | Unsecured   |   | \$631.00    | \$785.22    | \$785.22    |
| 9<br>300<br>7100  | Midland Funding Llc<br>Po Box 2011<br>Warren, Mi 48090   | Unsecured   |   | \$1,100.00  | \$1,015.20  | \$1,015.20  |
| 10<br>300<br>7100 | Midland Funding Llc<br>Po Box 2011<br>Warren, Mi 48090   | Unsecured   |   | \$0.00      | \$219.82    | \$219.82    |
| 12<br>300<br>7100 | Cerastes, Llc<br>C O Weinstein & Riley, Ps<br>2001 Western Avenue, Ste 400<br>Seattle, Wa 98121                      | Unsecured   |   | \$1,755.00  | \$2,024.57  | \$2,024.57  |
| 13<br>300<br>7100 | Synchrony Bank<br>C/O Pra Receivables Management,<br>Llc<br>Po Box 41021<br>Norfolk Va 23541                         | Unsecured   |   | \$465.00    | \$558.58    | \$558.58    |
| 14<br>300<br>7100 | Nicor Gas<br>Po Box 549<br>Re Bankruptcy Dept<br>Aurora, Il 60507  | Unsecured   |   | \$400.00    | \$398.47    | \$398.47    |
| 15<br>300<br>7100 | T Mobile/T-Mobile Usa Inc<br>By American Infosource Lp As<br>Agent<br>4515 N Santa Fe Ave<br>Oklahoma City, Ok 73118 | Unsecured   |   | \$0.00      | \$164.32    | \$164.32    |



## ANALYSIS OF CLAIMS REGISTER

| Code #   | Creditor Name And Address  | Claim Class | Notes   | Scheduled   | Claimed      | Allowed      |
|--|--|-------------|---|-------------|--------------|--------------|
| 11<br>400<br>4110  | Carrington Mortgage Services, Llc<br>1600 South Douglass Road<br>Anaheim, Ca 92806 | Secured     | The Creditor withdrew their claim on April 16, 2018 | \$0.00      | \$163,021.04 | \$163,021.04 |
| 400<br>4120  | City of Maywood  | Secured     | Worker's Compensation Subordination Lien            | \$0.00      | \$0.00       | \$31,666.66  |
| Case Totals  |  |             |   | \$35,969.00 | \$254,789.59 | \$286,456.25 |
| Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC) |  |             |   |             |              |              |

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 16-00136

Case Name: Angela Patterson

Trustee Name: Zane L. Zielinski, Trustee

Balance on hand \$ 9,972.20

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant        | Claim Asserted | Allowed Amount of Claim | Interim Payment to Date | Proposed Payment |
|-----------|-----------------|----------------|-------------------------|-------------------------|------------------|
|           | City of Maywood | \$ 0.00        | \$ 31,666.66            | \$ 31,666.66            | \$ 0.00          |

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 9,972.20

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant                                     | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee Fees: Zane L. Zielinski, Trustee             | \$ 5,000.00     | \$ 0.00                  | \$ 5,000.00      |
| Trustee Expenses: Zane L. Zielinski, Trustee         | \$ 27.40        | \$ 0.00                  | \$ 27.40         |
| Attorney for Trustee Fees: Dworkin & Maciariello     | \$ 38,000.00    | \$ 38,000.00             | \$ 0.00          |
| Attorney for Trustee Expenses: Dworkin & Maciariello | \$ 191.41       | \$ 191.41                | \$ 0.00          |

Total to be paid for chapter 7 administrative expenses \$ 5,027.40

Remaining Balance \$ 4,944.80

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 48,549.74 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 10.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant                        | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|---------------------------------|-------------------------|--------------------------|------------------|
| 1         | Flagship Credit Acceptance      | \$ 22,148.78            | \$ 0.00                  | \$ 2,255.86      |
| 2         | Quantum3 Group Llc As Agent For | \$ 532.50               | \$ 0.00                  | \$ 54.24         |
| 3         | Capital One Bank (Usa), N.A.    | \$ 979.01               | \$ 0.00                  | \$ 99.71         |
| 4         | Capital One Bank (Usa), N.A.    | \$ 1,038.25             | \$ 0.00                  | \$ 105.75        |
| 5         | Commonwealth Edison Company     | \$ 165.03               | \$ 0.00                  | \$ 16.81         |
| 6         | Great America Finance Company   | \$ 1,110.05             | \$ 0.00                  | \$ 113.06        |
| 7         | Wells Fargo Bank N.A.,          | \$ 17,409.94            | \$ 0.00                  | \$ 1,773.21      |
| 8         | Bank Of America, N.A.           | \$ 785.22               | \$ 0.00                  | \$ 79.97         |

| Claim No. | Claimant                  | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|---------------------------|-------------------------|--------------------------|------------------|
| 9         | Midland Funding Llc       | \$ 1,015.20             | \$ 0.00                  | \$ 103.40        |
| 10        | Midland Funding Llc       | \$ 219.82               | \$ 0.00                  | \$ 22.39         |
| 12        | Cerastes, Llc             | \$ 2,024.57             | \$ 0.00                  | \$ 206.20        |
| 13        | Synchrony Bank            | \$ 558.58               | \$ 0.00                  | \$ 56.89         |
| 14        | Nicor Gas                 | \$ 398.47               | \$ 0.00                  | \$ 40.58         |
| 15        | T Mobile/T-Mobile Usa Inc | \$ 164.32               | \$ 0.00                  | \$ 16.73         |

Total to be paid to timely general unsecured creditors \$ 4,944.80

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE